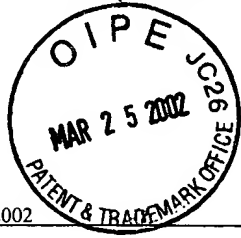


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PATENT
Attorney Docket No.: 020375-002730US

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On March 19, 2002

TOWNSEND and TOWNSEND and CREW LLP

By: 
Cindy Bennett

MAR 28 2002
Technology Center 2100

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Allen-Rouman et al.

Application No.: 09/991,364

Filed: November 15, 2001

For: **ONLINE INCREMENTAL
PAYMENT METHOD**

Examiner:

Art Unit: 2164

**SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Applicants also wish to make the Examiner aware of the following co-pending applications:

1. Application No. 09/516,209 filed February 29, 2000, Attorney Docket No. 020375-002700US.

2. Application No. 09/991,379 filed November 15, 2001, Attorney Docket No. 020375-002710US.

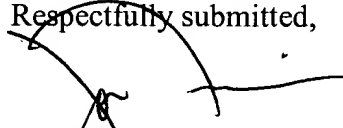
3. Application No. 09/991,497 filed November 15, 2001, Attorney Docket No. 020375-002720US.

To comply with 37 CFR §1.98(a)(2)(iii), enclosed are the specifications, claims and drawings for each of the above cases.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Thomas D. Franklin
Reg. No. 43,616

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: 303-571-4000
Fax: 303-571-4321
TDF:cmb

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+

PTO/SB/08A (08-00)

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet **1** of **2**

Complete if Known

Application Number **09/991,364**
 Filing Date **November 15, 2001**
 First Named Inventor **Allen-Rouman, et al.**
 Group Art Unit **2164**
 Examiner Name
 Attorney Docket Number **020375-002730US**

U.S. PATENT DOCUMENTS

| Examiner Initials * | Cite No. ¹ | U.S. Patent Document | | Name of Patentee or Applicant of Cited Document | Date of Publication of Cited Document MM-DD-YYYY | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
|------------------------|--------------------------|----------------------|--------------------------------------|--|--|--|
| | | Number | Kind Code ² (if known) | | | |
| | AA | 5,699,528 | | Hogan | 12-16-1997 | |
| | AB | 5,757,917 | | Rose et al. | 05-26-1998 | |
| | AC | 5,826,241 | | Stein et al. | 10-20-1998 | |
| | AD | 5,987,140 | | Rowney et al. | 11-16-1999 | |
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|------------------------|--------------------------|-------------------------|---------------------|--------------------------------------|---|--|--|----------------|
| | | Office ³ | Number ⁴ | Kind Code ⁵ (if known) | | | | |
| | AU | EP | 1 077 436 | A2 | Citicorp Development Center, Inc. | 02-21-2001 | | |
| | AV | PCT | WO 00/22559 | A1 | Citibank, N.A. | 04-20-2000 | | |
| | AW | PCT | WO 00/79452 | A2 | Echarge Corp. | 12-28-2000 | | |
| | AX | PCT | WO 02/05195 | A1 | First Data Corp. | 01-17-2002 | | |
| | AY | | | | | | | |
| | AZ | | | | | | | |
| | BA | | | | | | | |

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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Sheet 2 of 2

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| | |
|------------------------|---------------------|
| Application Number | 09/991,364 |
| Filing Date | November 15, 2001 |
| First Named Inventor | Allen-Rouman et al. |
| Group Art Unit | 2164 |
| Examiner Name | |
| Attorney Docket Number | 020375-002730US |

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OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

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|---------------------|-----------------------|---|----------------|
| | BB | INTELL-A-CHECK CORP., <i>Intell-A-Check!—The Way to Get Paid</i> , <i>Intell-A-check Product Overview</i> , downloaded from website http://www.icheck.com/ on 02/07/2000. | |
| | BC | AMERINET, INC., <i>Debit-It!—The Best Idea In Payment Systems, Making Ellectronic Debit Simple</i> , downloaded from website http://www.debit-it.com/ on 2/7/00. | |
| | BD | TELECHECK INTERNATIONAL, INC., <i>TeleCheck Verification Services</i> , downloaded from website http://www.telecheck.com/ on 2/7/2000. | |
| | BE | TELECHECK INTERNATIONAL, INC., <i>Making Checks Our Responsibility</i> , downloaded from website http://www.telecheck.com/ on 2/7/2000. | |
| | BF | CONFINITY, INC., <i>PayPal.com, How PayPal.com Works</i> , downloaded from website http://www.paypal.com/ on 2/7/2000. | |
| | BG | IDEALAB COMPANY, <i>PayMe.com</i> , downloaded from website https://ssl.idealab.com/ on 2/16/00. | |
| | BH | | |
| | BI | | |
| | BJ | | |
| | BK | | |
| | BL | | |

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| TRANSMITTAL FORM (to be used for all correspondence after initial filing) | Application Number | 09/991,364 | |
| | Filing Date | November 15, 2001 | |
| | First Named Inventor | Allen-Rouman et al. | |
| | Group Art Unit | 2164 | |
| | Examiner Name | Technology Center 2100 | |
| Total Number of Pages in This Submission | 5 | Attorney Docket Number | 020375-002730US |

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| Remarks | | The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430. |

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

| | | |
|--------------------------|------------------------------------|-----------------|
| Firm and Individual name | Townsend and Townsend and Crew LLP | |
| | Thomas D. Franklin | Reg. No. 43,616 |
| Signature | | |
| Date | March 19, 2002 | |

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| | | March 19, 2002 |
| Typed or printed name | Cindy Bennett | |
| Signature | | Date March 19, 2002 |

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